



## INSURANCE REQUIREMENTS

Insurance Requirements are required by Code of Ordinances, and are stated in various places in the Code. Generally Chapter 64 Section 4 and Section 161 address insurance requirement for most of the Permitting work issued by Land Development Division (LDD). Additionally, nearly all Site Disturbance permits require an Insurance Certificate be provided prior to permit issuance due to the public right-of-way areas being impacted or platted by the project in the disturbance area, and due to the existence of existing easements or easements being dedicated by the project. Many times the Final Plat is recorded prior to the completion of the work, and the right-of-way and easements areas become liability for the City while construction is still occurring, thus the need for the Insurance. The purpose of the Insurance Certificate (or indemnifying Bond in lieu of Insurance Certificate) is to protect the City from claims that may be filed during the duration of the Permitted work.

Typically, the Insurance Certificates/Indemnifying Bonds are issued for 1-year, and in some cases the permit duration may be for a period longer than the coverage period. The insurance provider is expected to update their Insurance Certificate automatically, and without delay upon request by LDD staff. Since the permit duration is made up of the construction period and in many cases the maintenance period (2-years per code, except that Site Disturbance, Street Light and Street Signal Permits do not have a maintenance period), the Insurance coverage should extend until the end of the construction period and maintenance period if a maintenance period is applicable.

Once an insurance Certificate is on file, it is stored in our Kiva System under the Professional Name of the policy holder, which should match the Permittee who was issued the permit. As long as the policy on file with the City has not expired, permits can be issued to that Policy Holder/Permittee using the existing policy Insurance Certificate.

Critical to the Insurance Certificate is the listing of the City as additional insured and as a Certificate holder. Both are required. There are options to the Permittee in providing the Insurance Certificate as follows:

- See [Insurance Requirements for MINOR Infrastructure Permits](#)
- See [Insurance Requirements for MAJOR Infrastructure Permits](#)
- See [Example Certificate of Insurance Form](#)
- See [Actual Example Certificates](#)
- See [Partially Blank Example Acord Form](#) (not fully filled out!)